



# Wisconsin Medicaid Fact Sheet

## Medicaid Deductible

The Wisconsin Medicaid Deductible program may be able to help you if you have high medical bills and meet all Medicaid rules but your income is too high. The Medicaid Deductible amount is the difference between your monthly income and the monthly program income limits.

You can use the cost of your unpaid and recently paid medical bills to meet the deductible and become eligible for Medicaid.

Examples of medical costs include:

- Health insurance premiums,
- Medical bills of your own,
- Medical bills of your minor children or your spouse, and in some situations, a co-parent you are not married to and their children.

Allowable medical expenses are those prescribed or provided by licensed medical practitioners or remedial expenses which are costs for services and/or goods that you get to relieve, remedy or reduce a medical or health condition. You cannot meet your deductible by using expenses that are paid by Medicare or a private insurance policy. Also, you cannot use a cost to meet more than one deductible; even if it has not been paid.

**You may be eligible for a Medicaid Deductible if you are a:**

- Pregnant woman
- Child under 19 years of age
- Elderly or disabled adult.

### Covered Benefits

Once you have met your deductible, you will be able to get the same Medicaid covered services as other people on Medicaid who do not have to meet a deductible. For more information on covered services see the “Wisconsin Medicaid Eligibility and Benefits” handbook (PHC 10025).

### Deductible Amount

The amount of the deductible will be based on a six-month period. The local Medicaid office will figure out how much your monthly income is above the Medicaid limit. That amount will be multiplied by six and will be your deductible.

For example, if your income is \$100 more than the monthly income limit, the deductible would be  $6 \times \$100 = \$600$ .

If your income is not the same for each of the six months, the amount is calculated for each month. If your income changes, before you meet your deductible, the amount will be recalculated.

### Date Benefits Begin

On the date your medical costs add up to as much as, or more than the deductible amount, you can begin to get Medicaid for the remainder of the six-month deductible period. This is called “meeting the deductible.”

For example, your deductible is \$600 when you apply in July. By August 8, your medical costs add up to \$600. That means you have met your deductible. You will be able to get Medicaid benefits from August 8 through December 31, which is the end of your six-month deductible period.

It is important to save all your medical bills and receipts to show the amount and date of your medical expenses. Your Medicaid worker will need proof of these costs.

You may also prepay the deductible amount to the Medicaid Program to become eligible.

**Note:** You are still responsible to pay any cost you used to meet your deductible. Medicaid will not pay these costs.

### Reporting Changes

After the deductible is met, a change in your income will not affect your Medicaid eligibility for the remainder of your six-month deductible period.

All other changes need to be reported to your caseworker. (For example, changes in assets could affect your eligibility.)

### For more information:

- Contact 1-800-362-3002 (TTY and translation services are available), or
- The local Medicaid office.

The Department of Health and Family Services is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 or 1-888-701-1251 (TTY). All translation services are free of charge.

For civil rights questions call (608) 266-9372 or 1-888-701-1251 (TTY).

PHC 10052 (09/06)

